

# **STUDENT FINANCIAL SERVICES**

## **GENERAL INFORMATION**

The Office of Student Financial Services provides information and federal applications that assist students in obtaining financial assistance to meet their college expenses. The majority of the funded programs are based on financial need as determined by federal and state regulations. Federal programs include grants, loans, and employment. Financial aid packages are awarded to students based on a family's income, determined financial need, and the availability of funds. Priority deadlines are established for students to apply early.

## **FINANCIAL AID ELIGIBILITY**

In general, a student is eligible for Federal, State, and Institutional aid if he or she meets the following requirements:

1. The student must have a high school diploma or a GED certificate. (Any exceptions must be approved by the Director of Student Financial Services)
2. The student is enrolled at least half-time as a regular student in an eligible program of study. (Less than half-time applies to Pell Grant only)
3. The student is a U.S. citizen or an eligible non-citizen.
4. Financial need is demonstrated by the supporting documents required and Federally approved budgets.
5. A transfer student must submit a Financial Aid Transcript from previous coursework completed at another institution of higher learning.
6. The student must demonstrate satisfactory progress in the course of study.
7. The student must be working toward a degree or certificate.
8. The student is not in default on the Perkins Student Loan (formerly NDSL), Stafford Student Loan (formerly GSL), PLUS or SLS Loan at any institution the student has attended.
9. The student does not owe a refund on a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant at any school attended.
10. The student must sign a statement of registration status with the Selective Service.
11. The student must sign a statement of educational purpose indicating that he or she will use the money only for expenses related to attending the institution.

For complete details on any item mentioned above, refer to the latest edition of "The Federal Student Financial Aid Handbook."

## **SATISFACTORY PROGRESS**

A student must maintain a satisfactory academic record in the course of study he or she is pursuing in order to be eligible for financial assistance. A satisfactory academic record is measured in three ways: quality, progress, and quantity. Quality refers to maintaining a cumulative 2.0 grade point average for students on financial aid. Progress means completing at least sixty five percent (65%) of all attempted hours while enrolled at Palo Alto College. The quantity measurement allows a maximum number of semester hours within the Alamo Community College District for an associate degree.

# **STUDENT FINANCIAL SERVICES**

## **SCHOLARSHIPS**

The Office of Student Financial Services processes institutional and external scholarships for the college. A scholarship committee reviews applications and submits recommendations for specific scholarships throughout the academic year. This process is followed when external scholarship donors do not identify recipients for specific scholarships. Criteria for scholarships in some cases are predetermined by the donors. In addition, the committee establishes minimal criteria that are applied generally to all scholarships at Palo Alto College. In most cases, students must maintain a 3.00 grade point average (GPA) and must be enrolled at PAC during the semester that the scholarship is awarded.

Students can apply for institutional scholarships at the Office of Student Financial Services. All scholarship recipients will be informed by a letter of notification.

**Contact the Office of Student Financial Services for more details on all of the student aid services.**

## **SENIOR CITIZENS TUITION WAIVER**

Colleges of the Alamo Community College District are authorized to allow persons 65 years of age or older to enroll for credit or to audit up to six hours of credit courses or various continuing education courses each semester or summer term without payment of tuition if space is available. In credit courses eligible persons will be admitted under this program after regular registration has closed on a space available basis. In continuing education courses, space available is determined as of 12:00 noon the day the class is scheduled to begin. Students will be required to pay all applicable fees other than tuition.

## **WORK-STUDY PROGRAM**

Federal work-study (FWS) positions are posted and referred by the Job Resource Center. (located in the Applied Sciences and Technology Building). FWS allocations, student eligibility, and awarding are determined by the Student Financial Services department.